

119TH CONGRESS
1ST SESSION

H. R. 4893

To amend the Higher Education Act of 1965 to ensure that members of the reserve components of the Armed Forces receive appropriate credit toward public service loan forgiveness, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 5, 2025

Mr. MAGAZINER (for himself and Mr. KELLY of Mississippi) introduced the following bill; which was referred to the Committee on Education and Workforce

A BILL

To amend the Higher Education Act of 1965 to ensure that members of the reserve components of the Armed Forces receive appropriate credit toward public service loan forgiveness, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “National Guard and
5 Reserve Student Loan Fairness Act”.

1 **SEC. 2. SPECIAL RULE FOR MEMBERS OF THE RESERVE**
2 **COMPONENTS OF THE ARMED FORCES PER-**
3 **FORMING CERTAIN DUTY.**

4 Section 455(m) of the Higher Education Act of 1965
5 (20 U.S.C. 1087e(m)) is amended by adding at the end
6 the following:

7 “(5) SPECIAL RULE FOR MEMBERS OF THE RE-
8 SERVE COMPONENTS OF THE ARMED FORCES PER-
9 FORMING CERTAIN DUTY.—

10 “(A) CALCULATION OF QUALIFYING PAY-
11 MENTS BASED ON YEARS OF SERVICE CRED-
12 ITABLE TOWARD RETIRED PAY.—With respect
13 to a borrower who is a member of a reserve
14 component of an Armed Force, the Secretary
15 shall—

16 “(i) in the case of a member who com-
17 pleted a full year of covered service, deem
18 each month in such year to be a month for
19 which a qualifying payment was made
20 under paragraph (1) if—

21 “(I) for each such month the bor-
22 rower made a corresponding monthly
23 payment on an eligible Federal Direct
24 Loan; and

25 “(II) such corresponding monthly
26 payment—

1 “(aa) met the requirements
2 of paragraph (1); or

3 “(bb) in the case of a bor-
4 rower not employed full-time in a
5 public service job at the time the
6 payment was made, such pay-
7 ment would have met the require-
8 ments of paragraph (1) had the
9 borrower been employed full-time
10 in a public service job at the time
11 of such payment.

12 “(ii) in the case of a member who
13 completed a partial year of covered service,
14 deem up to six months in such year to be
15 a month for which a qualifying payment
16 was made if—

17 “(I) for each such month the bor-
18 rower made a corresponding monthly
19 payment on an eligible Federal Direct
20 Loan; and

21 “(II) such corresponding monthly
22 payment—

23 “(aa) met the requirements
24 of paragraph (1); or

1 “(bb) in the case of a bor-
2 rower not employed full-time in a
3 public service job at the time the
4 payment was made, such pay-
5 ment would have met the require-
6 ments of paragraph (1) had the
7 borrower been employed full-time
8 in a public service job at the time
9 of such payment.

10 “(B) DATA MATCHING REQUIRED.—Not
11 later than one year after the date of the enact-
12 ment of this paragraph, and on an annual basis
13 thereafter, the Secretary of Defense and the
14 Secretary of Education shall jointly complete a
15 data matching process—

16 “(i) to identify each individual who,
17 while serving member of a reserve compo-
18 nent of an Armed Force, made one or
19 more student loan payments eligible to be
20 counted under this paragraph; and

21 “(ii) without requiring further infor-
22 mation or action from such individual—

23 “(I) to certify the total number
24 of full or partial years of covered serv-
25 ice of such individual; and

1 “(II) to count the total number
2 of qualifying payments made by the
3 individual during such years.

4 “(C) DEFINITIONS.—In this paragraph:

5 “(i) The term ‘full year of covered
6 service’ means any year for which a mem-
7 ber of a reserve component of an Armed
8 Force was credited at least 80 points to-
9 ward eligibility for retired pay under sec-
10 tion 12732(a)(2) of title 10, United States
11 Code.

12 “(ii) The term ‘partial year of covered
13 service’ means any year for which a mem-
14 ber of a reserve component of an Armed
15 Force was credited at least 50 but less
16 than 80 points toward eligibility for retired
17 pay under section 12732(a)(2) of title 10,
18 United States Code.

19 “(iii) The term ‘Armed Force’ has the
20 meaning given that term in section 101 of
21 title 10, United States Code.”.

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